

**Information to identify the case:**

Debtor 1 **Ernest J. Ruffin** Social Security number or ITIN **xxx-xx-2894**  
 First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 Debtor 2 Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 United States Bankruptcy Court **WESTERN DISTRICT OF**  
**PENNSYLVANIA** Date case filed for chapter **7 9/6/19**  
 Case number: **19-23522-GLT**

**Official Form 309B (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ernest J. Ruffin	
2. All other names used in the last 8 years		
3. Address	1821 Universal Road Pittsburgh, PA 15235	
4. Debtor's attorney Name and address	Franklin L. Robinson Jr. 5907 Penn Avenue, Suite 212 Pittsburgh, PA 15206	Contact phone 412-363-6685 Email: <a href="mailto:frobi69704@aol.com">frobi69704@aol.com</a>
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: <a href="mailto:crawfordmcdonald@aol.com">crawfordmcdonald@aol.com</a>

For more information, see page 2 >

## Date: 10/1/19

**Liberty Center, 7th Floor, Room  
740, 1001 Liberty Avenue,  
Pittsburgh, PA 15222**

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ernest J. Ruffin  
 Debtor

Case No. 19-23522-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam  
 Form ID: 309B

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 Total Noticed: 30

Date Rcvd: Oct 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2019.

db +Ernest J. Ruffin, 1821 Universal Road, Pittsburgh, PA 15235-3955  
 15132364 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty +Jennifer L. Cerce, Maiello Brungo & Maiello, Southside Works, 424 S. 27th Street, Ste 210,  
 Pittsburgh, PA 15203-2380  
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 cr +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3,  
 Pittsburgh, PA 15235-4441  
 15132359 +ACBA Federal Credit Union, 304 4Th Aveune, Pittsburgh, PA 15238  
 15132364 +Direct Loan Svc System, PO Box 5609, Greenville, TX 75403-5609  
 15132365 +Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0067  
 15118435 +Jordan Tax Services, 437 Grant Street, 9th Floor, Pittsburgh, PA 15219-6101  
 15132369 +Medexpress Billing, P.O. Box 7965, Belfast, ME 04915-7900  
 15132370 Midland Funding LLC, 320 Easr Big Beaver, Troy, MI 48083  
 15132371 +Nicholas Financial, Inc, 2554 McMullen Booth Road, Building C, Suite501-B,  
 Clearwater, FL 33761-4150  
 15132373 +People Gas, PO BOX 644760, Pittsburgh, PA 15264-4760  
 15132374 +Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760  
 15132375 +Pittsburgh Parking Court, P.O Box 640, Pittsburgh, PA 15230-0640  
 15132376 +Pittsburgh Water and Sewer Authority, C/O Jordan Tax Service, Inc, 102 Rahway Road,  
 McCurray, PA 15317-3349  
 15132377 +Rabinowitz & Ciesielka, 517 Liberty Ave, Pittsburgh, PA 15222

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: frobi69704@aol.com Oct 02 2019 04:01:11 Franklin L. Robinson, Jr.,  
 5907 Penn Avenue, Suite 212, Pittsburgh, PA 15206  
 tr +EDI: BRCCRAWFORD.COM Oct 02 2019 07:38:00 Rosemary C. Crawford, Crawford McDonald, LLC.,  
 P.O. Box 355, Allison Park, PA 15101-0355  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 02 2019 04:02:06 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Oct 02 2019 04:02:10  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +E-mail/Text: kburkley@bernsteinlaw.com Oct 02 2019 04:02:50 Duquesne Light Company,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 15132360 +EDI: GMACFS.COM Oct 02 2019 07:38:00 Ally Financial, PO Box 380901,  
 Bloomington, MN 55438-0901  
 15132361 +EDI: CCS.COM Oct 02 2019 07:38:00 Credit Collection Services, 725 Canton Street,  
 Norwood, MA 02062-2679  
 15132362 +EDI: RCSFNBMARIN.COM Oct 02 2019 07:38:00 Credit One Bank, P. O Box 98872,  
 Las Vegas, NV 89193-8872  
 15132362 +E-mail/PDF: creditonebknofications@resurgent.com Oct 02 2019 03:59:01 Credit One Bank,  
 P. O Box 98872, Las Vegas, NV 89193-8872  
 15132363 +EDI: NAVIENTFKASMDOE.COM Oct 02 2019 07:38:00 Dept of ED/ Navient, 123 Justison Street,  
 3RD Floor, Wilmington, DE 19801-5360  
 15132366 +EDI: AMINFOFP.COM Oct 02 2019 07:38:00 First Premier Bank, 3820 N Louise Ave.,  
 Sioux Falls, SD 57107-0145  
 15132368 +EDI: RESURGENT.COM Oct 02 2019 07:38:00 LVNV Funding LLC, C/O Resurgent Capital Service,  
 P.O. Box 1269, Greenville, SC 29602-1269  
 15132368 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 02 2019 03:59:46 LVNV Funding LLC,  
 C/O Resurgent Capital Service, P.O. Box 1269, Greenville, SC 29602-1269  
 15132372 +E-mail/Text: Bankruptcies@nragroup.com Oct 02 2019 04:02:56 NTL Recovery Agency,  
 2491 Paxton Street, Harrisburg, PA 17111-1036  
 15132378 +E-mail/Text: BankruptcyNotice@upmc.edu Oct 02 2019 04:02:39 UPMC, 2 Hot Metal St,  
 Room 386, Pittsburgh, PA 15203-2348

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Towd Point Mortgage Trust 2016-5, U.S. Bank Nation  
 15132367\* +Jordan Tax Services, 437 Grant Street, 9th Floor, Pittsburgh, PA 15219-6101

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dkam  
Form ID: 309B

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Oct 01, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2019 at the address(es) listed below:

Franklin L. Robinson, Jr. on behalf of Debtor Ernest J. Ruffin frobi69704@aol.com,  
flrlegal@excite.com;robinsonfr66530@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Towd Point Mortgage Trust 2016-5, U.S. Bank National  
Association as Indenture Trustee bkgroup@kmlawgroup.com  
Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 6